A Supplement to the Desert Airman

Friday, Oct. 26, 2001

Auto registration

Check the Davis-Monthan Air Force Base vehicle registration decal on your vehicle. If it says 2001 you can renew now

A valid state vehicle registration form (temporary registrations are not accepted), proof of insurance, a valid state driver's license and a military or Department of Defense ID card are required. Motorcyclists should bring their safety cards.

You can reregister at pass and registration in Building 3200, or at the visitor's center at the main gate on Cravcroft Road.

Pass and registration hours of operation are from 7:30 a.m. to 4 p.m., Monday through Friday. The hours of operation for the visitor center are from 6 a.m. to 6 p.m., Monday through Friday except holidays.

For more information, call pass and registration at 228-3224.

Retiree Appreciation Day

A Retiree Appreciation day is being planned for Feb. 5. It will include an orientation about medical, pay, and legal benefits and changes. Not all the activities for the day are yet organized. Watch the *Desert Airman* for additional details. For now mark the date on your calendars and plan to participate.

Society of Military Widows

The Society of Military Widows, Chapter 14, will meet for lunch at the Davis- Monthan Air Force Base Officer's Club November 17, December 15 and January 19. Social hour begins at noon and is followed by lunch, which costs \$8.50. For reservations call Luise Bell, 790-6775, one week prior to the meeting.

The society welcomes widows of service members of all ranks and services who died on active duty and in retirement. For more information call Shirley Degan at 574-9479.

Flu shots



A flu vaccine supply shortage is predicted for the 2001-2002 season. Manufacturing difficulties are the cause again this year. The Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices recommends extending the optimal time for vaccinating high-risk individuals from mid to the end of November. Additionally, ACIP recommends continuing to vaccinate individuals through December and later if influenza is circulating in the area.

Retirees and other eligibles can get influenza shots in the Tucson community, at their physician's offices, and at the Davis-Monthan Air Force Base immunization clinic (after active duty members have been immunized). For more information, call 228-2544.

The vaccine is recommended for people 65 years and older and for anyone who, because of an existing medical condition, is at an increased risk for complications of influenza. Also, high-risk persons who have not received the pneumonia vaccine should request it from their provider to help prevent some of the serious complications from influenza. (Sept./Oct. 2001 issue of Prevention Bulletin, Arizona Depart. of Health Services)

Officials inform retirees about TRICARE

TRICARE information can be obtained from a number of sources; telephone, magazine articles, literature provided by TRICARE, and internet web sites to name the most common.

If you have received TRICARE and senior pharmacy information in the mail, the Defense Enrollment Eligibility Reporting System (DEERS) program has your correct address. If not, call DEERS at 1-800-538-9552 or locally at 228-4425.

Hopefully you have signed up for Medicare Part B, made a decision about when to stop your insurance supplement (if applicable), notified TRICARE and your insurance carrier of that decision, and are carry the TRICARE For Life (TFL) card that came with your information from TRICARE.

The Senior Pharmacy Program is reportedly working quite well and hopefully the transition to TRICARE For Life will go as smoothly.

If you need more assistance, the following toll-free telephone numbers and web sites may help with your healthcare questions.

* Senior Pharmacy Program -1-877-363-6337, http://www.tricare.osd.mil/pharmacy/

newsenior.htm

*National Mail Order Pharmacy - Merck Medco - 1-800-903-4680, http://www.tricare.osd.mil/pharmacy/mail order.htm

- * TRICARE For Life 1-888-363-5433, http://www.tricare.osd.mil/tfl
- * Medicare 1-800-633-4227, http://www.medicare.gov/
- * TRICARE Retiree Dental Plan Delta Dental - 1-888-838-8737, http:// www.tricare.osd.mil/tricare/beneficiary/ supprog.html
- * TRICARE Local Region (Triwest Healthcare Alliance) - 1-888-874-9378, http:// www.tricare.osd.mil/regionalinfo/ list.cfm?Region ID=8
- * Other TRICARE and TRICARE related numbers are available online at http:// w w w . t r i c a r e . o s d . m i l / t r i c a r e / phonenumbers.html
- * The TRICARE Service Center at the D-M Clinic asks us to update our addresses and phone numbers when we move. Visit them in Bldg. 417, or call appointments at 228-2778.

Retiree News Oct. 26, 2001

RAO seeks volunteers

Volunteers are always needed at the locations where the retiree activities office provides assistance. If you have a few spare hours, consider volunteering. Volunteering on a regular basis or just for a time is all appreciated. If you can help, contact us and a volunteer will discuss with you where the needs are and also find out your talents and desires. The Volunteer Income Tax Assistance program is also actively seeking volunteers. Helping with this program may meet your interests (See related article).

Most of you may be aware that during this time of heightened alert due to the terrorist attacks on September 11, that movement about the base is more tightly controlled. Volunteers continue to work in buildings where access to the buildings are monitored by military personnel. Retirees and family members have had limited access to the Retiree Activities Office because the building is locked and doesn't have a monitor. You can talk to volunteers or leave messages on the phone and someone will get back to you. Hopefully, by the time this is published, access to the office will again be available.

Call the RAO at 228-5100. You can also email: retired@dm.af.mil or write: Retiree Activities Office, 5345 East Madera Street, DMAFB, AZ 85707.

What to do when an annuitant dies?

Upon the death of an SBP annuitant, notify the Defense Finance and Accounting Service, Denver Center, at 1-800-435-3396. You will need to have the following items handy: social security numbers of both the deceased annuitant and deceased spouse, the annuitant's date of death, and the name, address, and telephone number of the next of kin or other contact; also indicate who will be sending a death certificate.

The annuity ceases the end of the month prior to the month of death. Therefore, any annuitant payments received the month of death and after must be returned. It is important to make immediate notification in order to avoid any indebtedness.

(RAO Newsletter, Sheppard AFB,TX, Jan.)

VITA in need of volunteers during tax season

Do you like to help people? Would you like to understand the income tax system better? Have you used the Volunteer Income Tax Assistance (VITA) service in the past and thought it might be interesting to volunteer there?

If so, the Davis-Monthan AFB VITA program may be just what you are looking for! We are always in need of additional volunteers for the upcoming income tax season.

The D-M VITA program is jointly sponsored by the IRS, the Wing Legal Office, and the Re-

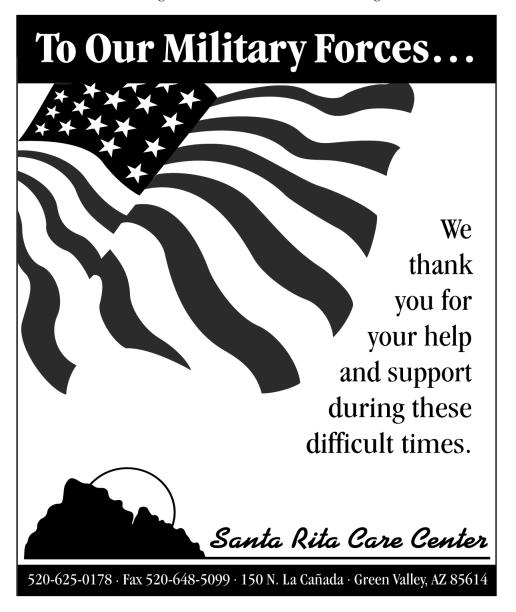
tiree Activities Office. Free training and materials are provided by the IRS, the Arizona Department of Revenue, and VITA. VITA volunteers provide help to taxpayers with questions and assist them in preparing and filing federal and state tax returns free of charge. We are also in need of a few volunteers to staff our reception desk. It's a great service to the base community, but we need your help to keep it going.

Volunteers attend a one-week training

course in January and generally volunteer in the office one day each week from February through April 15th. The schedule can be arranged to accommodate your other commitments.

If you think you might be interested in volunteering or just have some questions, please call Armen Dermen at 749-4812, or Tom Rankin at 885-4218. You may also call the Retiree Activities Office at 228-5100 or the VITA office at 228-3489 and leave a message.





Retiree News Oct. 26, 2001

CASA seeks volunteers

The Honorable Deborah Bernini, Presiding Judge of the Pima County Juvenile Court, has appealed to the Tucson community for people to serve as CASA volunteers.

Volunteers work with judges, case managers, attorneys, and families involved in Pima County Juvenile Court child abuse and neglect cases. They gather information concerning a case and report back to the judge.

Pima County has bout 2300 active child abuse and neglect cases. There are presently 200 CASA volunteers, and the State of Arizona Administrative Office of the Courts has asked the county to recruit, train and assign at least 160 new volunteers. This would allow the county to help at least 300 additional abused children who need someone to usher them through the system and serve as their voice in court. CASA volunteers work around their own schedule, donating an average of 10-15 hours a month on a case. Volunteers only work one case at a time and the work is all done in Pima County. To apply, a person must be 21 years old or older, complete an application, personal interview, background check, polygraph exam, and two-day orientation training. There is no special background or education required to volunteer. If you would like to learn more about CASA, or to sign-up, please call (520) 740-2060.

(Carmella Bridges, CASA Program Coordinator)

Are you moving?

If you receive the Desert Airman in the mail quarterly, please notify us when you move. This notification is in addition to notifying your branch of service when you move. Notify the RAO by phone: 228-5100; mail Retiree Activities Office, 5345 East Madera Street, DMAFB, AZ 85707; or e-mail: retired@dm.af.mil.

If you decide you no longer wish to receive the retiree news, let us know also.

Pharmacy

Due to heightened security since the tragic events of Sept. 11, there is increased inconvenience in picking-up your prescriptions and refills.

Longer waits, having to park some distance from buildings, and more ID checks should be expected.

Rather than take your frustrations out on the people who serve you, thank them.

Effective December 1, hours for receiving and processing civilian prescriptions will change to 7:30 am to 4:30 pm.

Hours for other business remains the same.

Lab test standards

Do you know your cholesterol numbers? Do you know what are considered normal results? Recently the local Sunday paper's Parade magazine listed normal results as did the Fall 2001 issue of Southern Arizona VA Health Care System's newsletter, Health Trends. Its fine to be reassured that your blood work is normal. Its better to keep a record of your cholesterol numbers. Over time you may be able to determine if you need to change behavior (for example, diet and exercise practices) to help improve those numbers.

Total Cholesterol: Less than 200 mg/dl is desirable, 200-239 is borderline high, and 240 is high. LDL (low density lipoprotein) is considered "bad" cholesterol. Less than 100 is best, but up to 130 is acceptable. HDL (high density lipoprotein) is considered "good" cholesterol. Since it is helpful, high levels are good, with 29-89 being normal, but 60 or more is optimal.

Triglycerides can increase the risk of heart disease by contributing to fatty deposits in the arteries. Acceptable levels are between 35-160 with 200 or more high.

To make your next lab tests more meaningful:

- * Tell the lab technician about the medications you take since they can affect results.
- * Sit quietly for 5-15 minutes before your blood is drawn.
- * Follow orders about eating, drinking, and exercising in the 12 hours before your test.
- * Ask your doctor to thoroughly explain your results.

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Retiree News Oct. 26, 2001

What to do if your purse/ wallet is stolen

the original author is not known, but it contains some very helpful information.

If you are unfortunate and have vour wallet or purse stolen, do the following immediately to prevent or limit the damage a thief can do to your credit and debt responsibility.

- * Cancel credit cards immediately. To do this you'll have to have your credit card number and the company phone number recorded somewhere handy to you.
- * File a police report immediately in the jurisdiction where the theft occurred. This proves to credit providers that you were diligent, and is a first step toward a potential investigation.
- * Notify your bank and the motor vehicle department if bank numbers and your driver's license are stolen. Also notify the Social Security Administration fraud line at 1-800-269-0271.
- * Call the three national credit reporting organizations to place a fraud alert on your name and social security number. The alert

This advise came by e-mail and means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. The numbers are:

> Equifax - 1-800-525-6285 Experian (formerly TRW) - 1-888-397-3742

Trans Union - 1-800-680-7289

Protect information about yourself. Do not give out your social security number, bank account numbers, credit card numbers, driver's license number, etc. to anyone who solicits this information from you by phone, internet, e-mail, letter or in person. If it doesn't feel right it needs caution on your part. Don't be careless with bank statements and credit card bills. They contain much information a thief could use to steal from you.

Whether your purse or wallet is stolen or a thief obtains information about your financial status from other sources, canceling and notifying will help limit the damage to your financial health and help reduce the stress such an event causes.

'Gifting club' scam

When is a gift not a gift? When it's a "gotcha" scam. In a scam spreading throughout the mid-Atlantic states and the Pacific Northwest, people pay to join a "gifting club," billed in promotional materials as a private club with members eager to help new friends - often from within their own neighborhood or church group.

In reality, the clubs are illegal pyramid schemes. New club members give cash "gifts" to the highest ranking club members, with titles such as "captains." If they get additional members to join the club, new members are promised they too will rise to become captains and receive money - far more than they initially paid to join the club - from newer club "friends."

The problem is, like most pyramid schemes, illegal gifting clubs must continually recruit ever-increasing numbers of members to survive. When the clubs don't attract enough new members, they collapse. Most members who paid to join the

clubs never receive the financial "gifts" they expected, and lose everything they paid to join the club. If you are approached about joining a club but you aren't sure if it's an illegal gifting club, the Federal Trade Commission reminds you to:

- Consider that a legitimate gift has no strings attached and is not an "investment."
- * Avoid being misled into thinking a gifting club is legitimate because the ads say that members consider their payments a gift and expect nothing in return. This is an attempt to make an illegal transaction look legal.
- * Be wary of success stories or testimonials of tremendous payoffs. Very few members of illegal gifting clubs or pyramid schemes ever receive any money.
- * Take your time. Don't buckle under to high-pressure sales pitches.

If you think you have been victimized, contact your local consumer protection agency, or

See SCAM Page 7

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Retiree News Oct. 26, 2001

Do you think you may be eligible for VA benefits?

If you think you have a condition that makes you eligible for VA compensation or pension, the following is the process to find out. But first some definitions: Compensation is a benefit paid to veterans whose disabilities are the result of military service (service-connected), while a pension is a benefit paid to veterans whose disabilities are not related to service but who have financial difficulties and have served during wartime (nonservice connected).

- * Call toll-free 1-800-827-1000 and request that an application be sent to your home. Find out the VA Regional Office (VARO) nearest you and where you should send the completed application. Find out who to contact if you need help completing the form. It could be someone at the VARO or a veteran service organization.
- * Once the application is received, the VA will gather information to support your claim. Provide the VA with copies of medical records from your private physician.
- * Eventually you will be scheduled for an evaluation at your local VA medical center. The examination helps determine the degree of your disability or medical condition. The results are sent to the VARO
 - * All the medical evidence and other docu-

ments to support your condition are evaluated and rated by the VARO. Evaluation decisions are based on laws established by Congress.

* Once the rating is completed, the VARO will notify you of the decision. They will include reasons to grant or deny benefits and explain your right to appeal.

You can help:

- * Be as thorough as possible in completing your application.
- * Respond quickly when the VARO asks for additional information.
 - * Keep scheduled medical appointments.
- * Provide copies of medical records from your private physician.
- * Keep your address and phone number current with the VARO.
 - * Always sign your forms.
- * Put your VA claim number and your name on everything you send to the VA.
- * Notify the VARO if there is a change in your medical disability or if you wish to be evaluated for additional disabilities.
- * Keep and date copies of everything you send and receive from the VA.

(Excerpts from "Health Trends", Winter 2001, Southern Arizona VA Health Care System)

Help for heartburn

An estimated 60 million adults suffer from uncomfortable regurgitation after a meal. Gastroesophageal reflux disease (GERD) is a digestive disorder affecting the muscle that connects the esophagus with the stomach. The muscle relaxes, allowing stomach contents back into the esophagus, resulting in heartburn. Antacids and prescription medications can help, but so can the following lifestyle changes.

- * Eat small meals early in the evening. Never lie down right after eating.
- * Don't eat foods that trigger your heartburn. The foods are different for each person.
- * Avoid tobacco, which irritates the digestive tract.
- * Drink in moderation since alcohol can cause GERD
- * Lose weight. Obesity contributes to GERD and sometimes even a few pounds can improve digestion.
- * Exercising may help, but never do so right after a meal.
- * Don't take aspirin, ibuprofen, and painkillers. These may contribute to heartburn.
- * Reduce stress, which can worsen GERD symptoms.
 - * Wear loose clothing.
- * Sleep with your upper body (chest and shoulders) elevated.

(Fall 2001 issue of Health Trends, Southern Arizona VA Health Care System)



Best wishes to all our friends at Davis-Monthan

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7 Retiree News Oct. 26, 2001

Display of the American Flag

Since the attack on America on September 11, 2001, many people have been flying the flag as a show of support and commitment to our country, our leaders, and as a sign of respect for those lost in the conflagrations. A number of people have asked whether the rules have changed especially about lighting a flag if its left up over night.

Second Lieutenant Andrade of the 355th Wing Protocol Office said the rules haven't changed, but common sense should dictate the flying of the flag. The flying of the flag should

be done with respect whether it taped in a window, on a flag pole, or attached to a holder fastened to a home or building.

For your information, some general rules for display, taken from a brochure that came with my flag, are as follows:

* It is the universal custom to display the flag only from sunrise to sunset on buildings and on stationary flagstaffs in the open. However, when a patriotic effect is desired, the flag may be displayed twenty-four hours a day if properly illuminated during the hours of dark-

ness.

* The flag should be hoisted briskly and lowered ceremoniously.

* No other flag or pennant should be placed above or, if at the same level, to the right of the flag of the United States of America, except during church services conducted by naval chaplains at sea....

There are many more rules in the brochure, but these are the basics and will serve to help people to correctly display their flags. If you see an unlighted flag flying at night consider it well intended patriotism or a memory lapse, but not purposeful disrespect for the flag.

(Rita Gengler, Retiree Activities Office)

VA links Agent Orange and Diabetes

On November 9,2000, the Department of Veterans Affairs (VA) announced that Vietnam veterans with Type II diabetes will now be eligible for disability compensation based on their presumed exposure to Agent Orange or other herbicides. The decision paves the way for a designation of "service connected disability" to be applied to any veteran who served in-theater during the Vietnam War and subsequently develops diabetes, without having to prove that Agent Orange caused the disease.

On May 9, 2001, the VA published the fi-

nal rules and Vietnam veterans with Type II diabetes can now apply to the VA for medical care and possible VA compensation. For more information, contact the nearest VA Regional Office, 1-800-827-1000.

Information on disability compensation and pensions can be obtained by calling 1-877-222-8387. For the Southern Arizona VA Health Care System, call 792-1450. Information is also on VA's website at: www.va.gov.

(RAO Newsletter, Brooks AFB, TX, Dec. 2000 and TROA's Retired Officer, Aug. 2001)

Scam

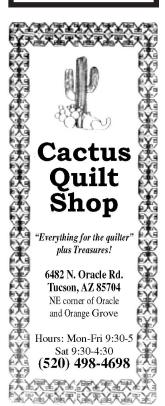
Continued from Page 5

state attorney general, 628-6504. You may also file a complaint with the FTC. Call toll-free, 1-877-382-4357, use the on-line complaint form at www.ftc.gov, or write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. The FTC doesn't intervene in individual cases, but information you provide may indicate a pattern of possible law violations requiring action by the FTC. The above address can also be used to request consumer information.

The Ombudsman of the Pima Council on Aging can also be contacted at 790-7262.

(Federal Trade Commission Consumer Alert as recorded in the Pima Council on Aging's "Never Too Late", March, 2001.)

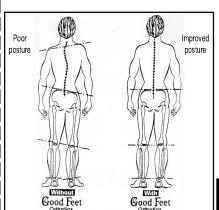
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